

Kor Tor 298/2007

24 September 2007

Attention : Unit Holders

Subject : New features that will simplify your mutual fund transactions

Attachment :

1. **B-Pay** Form
2. **FastTrack and e-Avenue** Application
3. Comparison Table and Required Document
4. Pre-Paid Envelope

Frustrated with long lines and paperwork? Beginning October 1, 2007, we are pleased to present new features that will make buying our mutual funds even easier and convenient!

B-Pay (Bill Payment)(Attachment1). Aberdeen will provide **B-Pay** a bill payment service for all transactions involving the purchase of Aberdeen's unit trusts which can be made via 4 channels¹. Your experience will now be hassle- and virtually error-free with **B-Pay**, a custom-designed, easy-to-read pay-in slip! This form is downloadable from our website² or available from Aberdeen's distributors and gives you one standard pay-in that you can use across banks. We are rolling out this service with five banks – BBL, SCB, BAY, KBANK and SCIB.

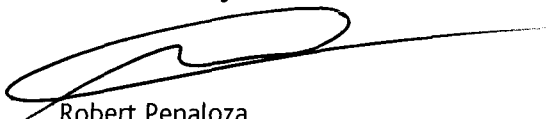
FastTrack Tired of faxing the subscription order form to us by 15.30 hrs? **FastTrack** is a **FREE** add-on to B-Pay that saves you the trouble! After paying for your subscriptions by B-Pay, sit back and we will SMS you with confirmation of your transaction!

e-Avenue Lastly, our internet-based platform provides the ultimate convenience. No transaction orders to fill out, no bank queues. For subscriptions, we have expanded banks that provide automatic deductions ("direct debit") to BBL, SCB and BAY. For those preferring to key payments manually, we now have this service at KBANK, SCB, BAY and UOB!

For both FastTrack and e-Avenue, just fill out a one-time application in Attachment 2 and return to us with the required documents (see details in Attachment 3) to enjoy the convenience! Accessing Aberdeen has never been easier.

For more details, please log-in to www.aberdeen-asset.co.th or contact our Client Services at 0-2352-3333.

Yours sincerely,



Robert Penaloza
Chief Executive Officer

¹ Bank Counters, ATM, Telephone Banking and Internet Banking

² www.aberdeen-asset.co.th

Dear Unit Holders,

Aberdeen Asset Management Limited ("Management Company") would like to inform our Unit Holders ("Payer") that the payment for unit trusts by using this B-Pay form is only using a payment channel provided by the bank in which the Payer chooses to use the service to facilitate your own convenience only. The bank used by the Payer may be or may not be the Management Company's distributors. In addition, by using this form it shall be deemed that the Payer consents and agrees to be bound by the conditions specified below.

1. This form is used for the payment of unit trusts at the bank's counter only, and is not considered a Subscription Order form. Payer must send a Subscription Order form to the Management Company either by fax at 0-2352-3389 or by other means within the subscription time specified in the project and prospectus of relevant fund(s), for the subscription transaction to be deemed as complete. In case no Subscription Order form has been sent to the Management Company, the Management Company reserves the right to refund the amount paid to the Payer without interest and the Payer is responsible for all fees and charges in the refund process (if any).

2. The payer will be responsible for the accuracy and completeness of the data input below both in the parts filled by the Payer and the parts keyed by the bank. The Payer must check the correctness and completeness of the payment information. Should there be any mistake, the Payer shall inform the bank for correction immediately.

Fund Code (Ref 2)

Fund Name	Fund Code	Abbreviation	Fund Name	Fund Code	Abbreviation
Aberdeen Growth Fund	11	ABG	Aberdeen Smart Capital - RMF	41	ABSC-RMF
Aberdeen Siam Leaders Fund	12	ABSL	Aberdeen Smart Income - RMF	42	ABSI-RMF
Aberdeen Small Cap Fund	13	ABSM	Aberdeen Long Term Equity Fund	51	ABLTF
Aberdeen Thai Equity Dividend Fund	14	ABTED	Aberdeen Asia Pacific Equity Fund	61	ABAPAC
Aberdeen Income Gold	21	ABIG	Aberdeen World Opportunities Fund	62	ABWOOF
Aberdeen Value Fund	31	ABV	Aberdeen European Growth Fund	63	ABEG
Aberdeen Flexible Capital Fund	32	ABFC	Aberdeen Emerging Opportunities Bond Fund	71	AE0B

*Please contact Aberdeen Asset Management for the fund code of a new fund.

This Payment Slip is not
Subscription Order Form

Date _____ Branch _____

Unitholder Name _____

(Ref 1)

Unit Holder No.

(Ref 2)

Fund Code

Cell Phone Number (Please fill in every field)

Payment ☐ Cash ☐ Cheque Pay "Aberdeen's Funds Subscription Account" (within the same clearing area)

Bank/Branch	Cheque No.	Cheque Dated	Amount (Baht)
			Baht
Amount in words	Bank Officer		

If you provide your cell phone no. Aberdeen will inform the result of your payment via SMS.

แบบฟอร์มชำระเงินผ่านธนาคาร / Payment Slip (not Subscription Order Form)

เจ้าหน้าที่ธนาคารโปรดทำรายการทันที /

Bank Officer Please process immediately

บริษัทหลักทรัพย์จัดการกองทุน อเบอร์ดีน จำกัด / Aberdeen Asset Management Company Limited

179 Bangkok City Tower 28th Fl. South Sathorn Rd. Thungmahamek Sathorn Bangkok 10120

Tel. 0-2352-3333 Tax ID Number 3011781531

Pay Aberdeen's Funds Subscription Account

Date _____ Branch _____

Service Code ABERDEEN

☐ บมจ. ธนาคารกรุงไทย / Bangkok Bank PCL BR No. 101 Upcountry Transfer not over than 100,000 baht/transaction

☐ บมจ. ธนาคารกรุงศรีอยุธยา / Bank of Ayudhya Account No. 397-0-01178-4 Upcountry Transfer not over than 100,000 baht/transaction

☐ บมจ. ธนาคารไทยพาณิชย์ / Siam Commercial Bank PCL Comp. Code 0188 (Sathorn Rd.) Upcountry Transfer not over than 100,000 baht/transaction

☐ บมจ. ธนาคารกสิกรไทย / Kasikornbank PCL Account No. 001-1-31123-7

☐ บมจ. ธนาคารนครหลวงไทย / Siam City Bank PCL Service Code ABDB

Unitholder Name _____

(Ref 1)

Unit Holder No.

(Ref 2)

Fund Code

Cell Phone Number (Please fill in every field)

ชำระโดย / Payment ☐ เงินสด / Cash ☐ เช็ค / Cheque Pay "Aberdeen's Funds Subscription Account" (within the same clearing area)

ธนาคาร-Bank / สาขา-Branch	เลขที่เช็ค-Cheque No.	เช็คลงวันที่-Cheque Dated	จำนวนเงิน-Amount (Baht)
จำนวนเงินเป็นตัวหนังสือ/ Amount in words	เจ้าหน้าที่ผู้รับเงิน / Bank Officer		

If you provide your cell phone no. Aberdeen will inform the result of your payment via SMS.

Payment Method

For your convenience in placing payment through Bill Payment, please use this form to pay at any branch within Thailand of the banks listed above according to the period and instructions as follows:

1. Fill in the date & details of payment completely in the Bank's copy
2. Fill in the Unit holder's name together with the two reference numbers correctly.
 - 2.1 Reference 1 : Please specify the 10 digits Unit holder Number
 - 2.2 Reference 2 : Please specify the 2 digits Fund Code Number (stated in Ref. 2 Table) and the 8 digits mobile phone no.
3. Submit this form with either cash or cheque (only one type of payment per Payment Slip) to the bank's counter. In case of cash, submitting within 15.30 hrs. In case of cheque, within 12.00 hrs, or within each of the bank's branches dateline for cheque clearing.
4. The bank will return to the Investor the Client's copy with the bank's stamp & signature for your keeping as evidence.

Power of Attorney (FastTrack) and E-Avenue Application FormMade at _____
Date _____

I/We, _____

Cell Phone No. _____ Email _____

have opened the following mutual fund account(s) with Aberdeen.

1. Account's name _____	Unit holder's number _____
2. Account's name _____	Unit holder's number _____
3. Account's name _____	Unit holder's number _____

☐ **I wish to provide Aberdeen with a Power of Attorney for Subscription:**

I/We, hereinafter referred as the "Grantor", wish to engage the service of FastTrack (subscription order execution services) for the above mutual fund account(s) and make this Power of Attorney for Aberdeen Asset Management Co., Ltd. hereinafter referred as the "Management Company" per the stated scope of authorities attached to this form.

☐ **I would like to apply for the transact Aberdeen fund via the internet (e-Avenue)/add bank account(s) for the above fund account (s):****Transactions debited by Internet online** (can select more than one bank).

- ☐ Kasikornbank Pcl. A/C no. _____ A/C name _____ Relationship _____
- ☐ Bank of Ayudhya Pcl. A/C no. _____ A/C name _____ Relationship _____
- ☐ Siam Commercial Bank Pcl. A/C no. _____ A/C name _____ Relationship _____
- ☐ United Overseas Bank Pcl. A/C no. _____ A/C name _____ Relationship _____

Transactions debited by Direct Debit with the "Request and Consent to the Bank Debit Account Form" (4 copies) and send to Aberdeen (can select more than one bank).

- ☐ Bangkok Bank Pcl. A/C no. _____ A/C name _____ Relationship _____
- ☐ Bank of Ayudhya Pcl. A/C no. _____ A/C name _____ Relationship _____
- ☐ Siam Commercial Bank Pcl. A/C no. _____ A/C name _____ Relationship _____

The certified passbook of the above bank account (s) displaying account name and number must be attached with this form.

In case such account(s) is not solely owned by the investor the information of the account owner must be provided.

I/We have read and agreed to be bound by the attached terms and conditions of FastTrack and e-Avenue services.

I/We confirm that all the information given above is accurate and truthful. In case of any changes, I/we will inform the Management Company in writing immediately.

In witness hereof, I/We hereby signs with sealed affixed, if any, at the time, date, and venue as first mentioned.

Signed by _____ Grantor/Unit holder
()
(Signature has to be identical to those given in the Master Account Opening Form)

Signed by _____ Grantee/Management Company
()

Signed by _____ Witness
()

Signed by _____ Witness
()

PoA Scope of Authorities:

The Grantor hereby authorises the Management Company to subscribe and execute and/or amend subscription order form, on behalf of the Grantor's mutual fund account(s), for an open-ended mutual fund(s) under the management of the Management Company (including subscription during an Initial Public Offering period) in accordance with an evidence and payment information of the Grantor in the Bill Payment system which received by the Management Company from relevant bank(s) and/or additional evidence or information submitted to the Management Company by the Grantor, to contact and deal with relevant bank(s) pertaining to the payment made by the Grantor via Bill Payment system, to contact and deal with the Registrar in respect of subscription transaction(s) and to perform any other acts as deemed necessary and appropriate to accomplish the aforementioned assignments. The Management Company is authorised to further appoint Sub-grantee to the Head of Registrar or any other person as specifically designated by the Management Company to perform with the preceding aforementioned actions hereunder. Any acts done by the Grantee and the Sub-grantee in the scope given by this Power of Attorney shall be deemed acted by the Grantor. The Grantor shall be responsible for and obliged to such actions in all respects. This Power of Attorney can be terminated by either party by written notification to the other party no less than 15 days before the termination date. This Power of Attorney shall become effective from the date first written above onwards. The Grantor has read and agreed to be bound by the below Terms and Conditions of the services rendered by the Management Company.

FastTrack Terms and Conditions:

1. The FastTrack service is available to only person who already opened a fund account with the Management Company and executed a valid PoA for the Management Company. The FastTrack service is available only to unit holder whose subscription made via Bill Payment system.
2. The Grantor agrees to authorise the Management Company to execute a Subscription Order form for unit trusts on the Grantor's behalf whereby the Management Company is given an agreement to rely on and use the data received from the bank in which the Grantor make subscription payment via Bill Payment system as evidence for the execution of the Subscription Order form for the Grantor and including agreeing on the collection of data, report or documents from the relevant bank by the Management Company for being used in compiling evidence for a correct and completed record for transaction reference. The Management Company reserves the right to execute a Subscription Order form for the Grantor after receiving the data or evidence of payment from the relevant bank or from the Grantor. The Grantor agrees that in case where the Management Company receives data or evidence of payment after the subscription time of any given working day, the Management Company shall execute a Subscription Order form for the Grantor on the next working day. The execution of any Subscription Order form shall be in accordance with the subscription time as specified in the relevant fund project and prospectus.
3. The Grantor acknowledges and agrees that the Management Company reserves the right not to execute a Subscription Order form for the Grantor in case the Management Company receives an unclear or incorrect Bill Payment data from the relevant bank such as incorrect Unit holder No., incorrect fund code., amount of payment lower than the minimum subscription amount required, unmatching fund code, or any other cases deemed by the Management Company as improper whether it be the mistake made by the relevant bank or the Grantor, without giving prior notice to the Grantor.
4. In case the Bill Payment data obtained from the Grantor's bank is unclear or that an error occurred in the bank's keying process, such as the Grantor gives a wrong fund code which matches to no existing funds or the bank mistakenly inputs a wrong fund code, the Management Company may consider to execute a Subscription Order form according to the data in the Client's Copy of the Payment Slip or according to the data which have been corrected or made clear by the Grantor in the mentioned form and have been sent to the Management Company. If the copy of such correction reaches the Management Company after the subscription time of any given working day, the Grantor agrees that the Management Company shall execute a Subscription Order form on the following working day. The Grantor agrees that the Management Company is able to rely on the Client's Copy of the Payment Slip or the corrected mentioned form as supporting evidence in addition to the data received from the relevant bank as specified in Clause 2, hereof for purpose of compiling complete and correct record, and also admissible in all respects.
5. The Grantor acknowledges and agrees that the subscription amount made via Bill Payment with FastTrack service is the subscription transaction made solely from the Grantor's own wish and without receiving any general or specific recommendation (execution only). The Grantor acknowledges and agrees that he/she is responsible for verifying the correctness and completeness of information input in the Bill Payment form by the Grantor and/or the bank. If there be any discrepancy and/or error, the Grantor shall inform the bank for correction immediately.
6. In case of executing a Subscription Order form for the unit trusts of a Long Term Equity Fund, the Grantor agrees that in the event that the value or the number of units in the fund is reduced, thus resulting in the dissolution of the fund, the Grantor agrees to transfer all units to another Long Term Equity Fund ("LTF"), that is managed by the Management Company (if any) or transfer all units to an LTF managed by another asset management company. The Grantor hereby consents to the Management Company to hold the right to nominate another such LTF which is similar to the one that has been dissolved.
7. The Management Company shall inform the Grantor of service activation by SMS via cell phone and/or sending letter by post to the mailing address given within 4 working days after the Management Company receives correct and complete documents. If the Grantor make subscription payment via Bill Payment before the activation of this service, such payment shall be deemed as a normal transaction in which a Subscription Order form must be sent to the Management Company either by fax or other means within the subscription time specified in the project and prospectus of relevant fund(s), for it to be deemed as a completed subscription transaction. The Management Company reserves the right to refund the amount to the Grantor without interest if no Subscription Order form has been sent to the Management Company.
8. The Grantor agrees not to, in any case whatsoever, revoke any subscription transaction executed by the Management Company hereunder.
9. The Grantor understands and acknowledges the risks associated with the FastTrack service whereby damages may incur either directly or indirectly from an error or delay in the relevant bank's data keying process, error or delay during the transmission of payment data to the Management Company, error or delay in transferring the subscription amount to the fund's subscription account, or data loss due to deficiency or malfunction of any equipment, database or network. The Grantor agrees not to exercise any indemnity claims or any claims whatsoever against the Management Company for any loss resulted from the use of the FastTrack service, commercial disputes or any other matter beyond the control of the Management Company, its agents or any parties to the agreements made with the Management Company.
10. Other than the terms and conditions hereunder, the Grantor agrees to be bound and to comply with rules, conditions and procedures set forth in the project and the fund prospectus with regard to the execution of transactions altogether with the FastTrack service manual specified by the Management Company.
11. The Management Company reserves the right to, at any time, suspend the FastTrack service and vary the terms and conditions hereunder as it deems appropriate, provided that the Management Company shall notify the Grantor of such service suspension or variations not less than 30 days in advance by posting at its office and on its website.
12. In case the Grantor revokes the PoA given to the Management Company or the Management Company terminates the appointment under such PoA for any reason whatsoever, it shall be deemed that the FastTrack service is terminated. If the Grantor wishes to reactivate the FastTrack service, the new PoA must be submitted to the Management Company for the process of acknowledgement correspondent.
13. The Grantor and the Management Company hereby agree that the terms and conditions hereunder shall be governed by law of the Kingdom of Thailand and the Thai court of justice shall have jurisdiction over any dispute arising therefrom.

e-Avenue Terms and Conditions:

1. Only an applicant who already opened a fund account with the Management Company can apply for e-Avenue Internet System. The Management Company shall have its sole discretion to approve or reject the application without any explanation given to the applicant. The applicant acknowledges and agrees that his/her banks account (s) must be registered for Internet Banking (or Direct Debit) with the bank (s) before the subscription transaction can be made through the system.
2. In case where the fund account applied for e-Avenue Internet System contains more than one unit-holder, the Management Company will assign only one password for such account; provided that the transactions executed using the given password shall be bound to all unit-holders under such account.
3. The Management Company will send the password by post to the unit-holder's mailing address (as specified in the Master Account Opening Form). The unit-holder agrees to take all reasonable steps to keep confidential the password so obtained or as altered by the unit-holder via Internet. The unit-holder agrees and acknowledges that the Management Company shall be held harmless with respect to the liabilities arising from transactions executed by unauthorised access. The unit-holders are responsible for bank's fee of which details can be checked from relevant banks or www.aberdeen-asset.co.th.
4. In case where the unit-holder cannot alter or recall the password and wishes to obtain a new password, the unit-holder must submit a Request for New Password Form to the Management Company. When the new password has been issued, the provision of Clause 3 shall apply *mutatis mutandis*.
5. For security reasons, the Management Company reserves the right to temporarily halt access to the system on the condition that the incorrect password has been entered exceeding the limit imposed by the Management Company.
6. The unit-holder agrees not to revoke any subscription transactions that had been executed by using his/her password via Internet.
7. The unit-holder agrees not to revoke any redemption and switching transactions after 1.00 p.m. of the execution date when such transaction(s) had been executed by using his/her password via Internet except for the case that has been approved by the Management Company. The Management Company will handle the redemption proceeds according to the condition as specified in the Master Account Opening Form.
8. The unit-holder agrees and accepts that the transactions executed via Internet by his/her password assigned by the Management Company or altered by the unit-holder via Internet shall be deemed as complete and correct use of service. The transactions so executed shall further be bound the unit-holder as if he/she directly made a request to the Management Company or the distributors according to the procedures specified in the project and the fund prospectus and conditions for opening of fund account.
9. The unit-holder agrees that all evidences in the possession of the Management Company shall be deemed complete, correct and admissible in all respects.
10. The unit-holder understands and acknowledges the risks associated with the use of services via Internet whereby damages may incur, either directly or indirectly, from deficiency or malfunction of any equipment, database or network. The unit-holder hereby agrees not to exercise his/her indemnity claims against the Management Company for any loss of data in the transmission or commercial disputes or any other matter beyond the control of the Management Company, its agents or any parties to the agreements made with the Management Company.
11. Other than the terms and conditions hereunder, the unit-holder agrees to be bound and to comply with rules, conditions and procedures set forth in the project and the fund prospectus with regard to the execution of transactions altogether with the Internet service manual specified by the Management Company.
12. The Management Company reserves the right to, at any time, vary the terms and conditions hereunder as it deems appropriate; provided that the Management Company shall notify the unit-holders of such variations not less than 30 days in advance by posting at the office and on its website.
13. The unit-holder and the Management Company hereby agree that the terms and conditions hereunder shall be governed by law of the Kingdom of Thailand and the Thai court of justice shall have jurisdiction over any dispute arising therefrom.

Comparison Table : Payment and Subscription Method
Attachment 3

	Payment Method	Subscription Method
Original Method	Bank's Pay-in Slip	Fax in the Subscription Order form and the Pay-in Slip to Aberdeen within 15:30 of the intended transaction date
New Method		
1. B-Pay <u>without</u> FastTrack	Use the B-Pay * form to pay for unit trusts at Bangkok Bank, Kasikornbank, Siam Commercial Bank Bank of Ayudhaya and Siam City Bank	Fax in the Subscription Order form to Aberdeen within 15:30 of the intended transaction date
2. B-Pay <u>with</u> FastTrack	Use the B-Pay * form to pay for unit trusts at Bangkok Bank, Kasikornbank, Siam Commercial Bank Bank of Ayudhaya and Siam City Bank	Apply once for FastTrack <u>You wouldn't be required to fax in the Subscription Order form to Aberdeen</u>
Notice	Aberdeen would pay the fees according to the rates each bank charges for Unit Holders. Should there be any changes, the Management Company would inform Unit Holders accordingly.	

Via Internet	Payment Method	Subscription Method
e-Avenue	Bank's Online Banking Service Kasikornbank, Siam Commercial Bank, Bank of Ayudhaya and United Overseas Bank (by applying for the bank's Online Banking service)	Place a subscription transaction via e-Avenue in Aberdeen's website at www.aberdeen-asset.co.th
	Bank's Direct Debit Service Bangkok Bank, Siam Commercial Bank, and Bank of Ayudhaya (by downloading the request for Direct Debit Service form: 4 sets per bank)	Place a subscription transaction via e-Avenue in Aberdeen's website at www.aberdeen-asset.co.th
Notice	Unit Holders would have to pay for the fees according to each bank's charges.	

Supporting Documents for Applying for the Services

B-PayFast Track	1. FastTrack and e-Avenue form** (Attachment 2) 2. Certified true copy of ID Card or Passport in case of a foreigner**
e-Avenue	1. FastTrack and e-Avenue form** (Attachment 2) 2. Certified true copy of ID Card or Passport in case of a foreigner** 3. Certified true copy of the first page of the book bank in which would be used for payment of unit trusts 4. Request for Direct Debit Service form: 4 sets per bank (in case of applying for the Direct Debit service) Forms are available at www.aberdeen-asset.co.th

* B-Pay forms are available at Aberdeen's Distributors
or available for download at www.aberdeen-asset.co.th

** Only one copy of the document is required if applying for both the FastTrack, and e-Avenue service